Citizens & Hanover Insurance

The Company Committed to You

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WinRater
Personal Auto and Home
Comparative Rater Pre-fill
User Manual

CITIZENS & HANOVER INSURANCE

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Topic A: Product Overview

A-1: WinRater Hanover Bridge

BENEFITS - The WinRater Hanover Bridge Product was designed to provide our Allmerica Financial Family of Property and Casualty Agencies with an easy to use way to pre-fill client and policy information into our Point Of Sale System from their comparative rater.

DISTRIBUTION - The Bridge Product, which integrates into the WinRater Rater Products, is obtainable from WinRater standard Web download. Once the Bridge Product has been installed, and integration enabled, exporting company specific client information into POS is just a few mouse button clicks away.

ACCESS METHOD - The Bridge Export Function uses standard Internet Web Communication to send WinRater Client Data directly from your locally installed WinRater Rater Product, over a Secured Sockets Layer Connection, to our Allmerica Financial Business Partner Web Site.

In most instances if you have standard Internet access from your agency, using either Dialup Modem, DSL, Cable Modem, or other shared Internet Access methods, the Bridge Export Utility will work without any special requirements or considerations.

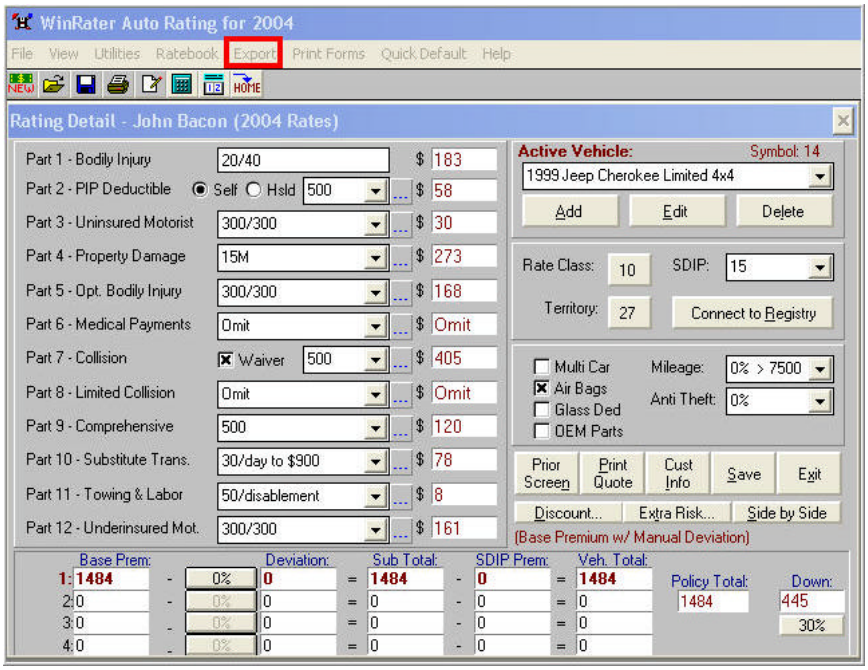
PROXY USE - Within networks that use proxy systems to manage external web communication, and specifically with networks which allow only proxy based browser communication, it may be required to provide a means for the upload utility itself to pass traffic through the proxy provided directly. This is due to that fact that the upload utility itself does not actually use the browser to make its connections. Therefore, the connection is not correctly passed through the proxy server, as defined in the browser or by the network without the use of proxy client software, on the desktop PC, which typically enables this capability. Depending on which proxy server is used, a provision may also need to be made for the “socks service type” port to be enabled as well in the proxy client software. If your agency is unable to successfully export using the Bridge, even after ensuring these special proxy requirements, please call the ACA Agency Interface Helpline (1-800-225-2032 option #3) listed in Section F of this document.

Topic B: Rater Export Function

Checklist: Please review section E Important Information on Page 15 before beginning.

B-1: Exporting a Quote from WinRater to Point of Sale (POS) Auto

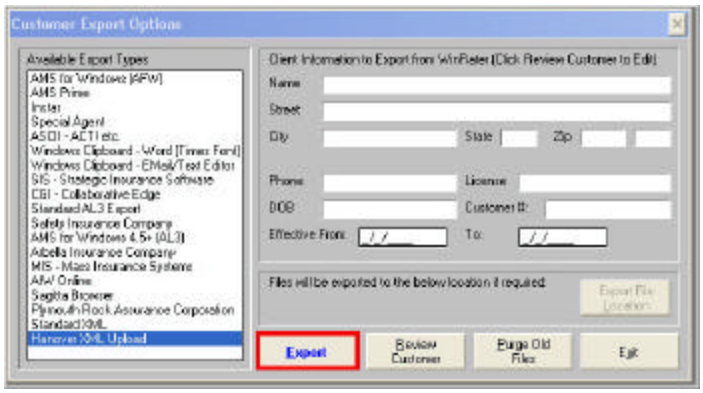
What to do	***Comments/Prompts***


WinRater Auto Rating for 2004
File View Utilities Ratebook Export Print Forms Quick Default Help
Rating Detail - John Bacon (2004 Rates)
Part 1 - Bodily Injury 20/40 $ 183
Part 2 - PIP Deductible Self Hsld 500 $ 58
Part 3 - Uninsured Motorist 300/300 $ 30
Part 4 - Property Damage 15M $ 273
Part 5 - Opt. Bodily Injury 300/300 $ 168
Part 6 - Medical Payments Omit $ Omit
Part 7 - Collision Waiver 500 $ 405
Part 8 - Limited Collision Omit $ Omit
Part 9 - Comprehensive 500 $ 120
Part 10 - Substitute Trans. 30/day to $900 $ 78
Part 11 - Towing & Labor 50/disablement $ 8
Part 12 - Underinsured Mot. 300/300 $ 161
Active Vehicle: Symbol: 14
1999 Jeep Cherokee Limited 4x4
Add Edit Delete
Rate Class: 10 SDIP: 15
Territory: 27 Connect to Registry
Multi Car Mileage: 0% > 7500
Air Bags Anti Theft: 0%
Glass Ded
OEM Parts
Prior Screen Print Quote Cust Info Save Exit
Discount... Extra Risk... Side by Side
(Base Premium w/ Manual Deviation)
Base Prem: Deviation: Sub Total: SDIP Prem: Veh. Total:
1: 1484 - 0% 0 = 1484 - 0 = 1484
2: 0 - 0% 0 = 0 - 0 = 0
3: 0 - 0% 0 = 0 - 0 = 0
4: 0 - 0% 0 = 0 - 0 = 0
Policy Total: 1484
Down: 445
30%

1. From the ***Rating Detail*** screen top tool bar, select ***Export***

The Customer Export Options screen displays

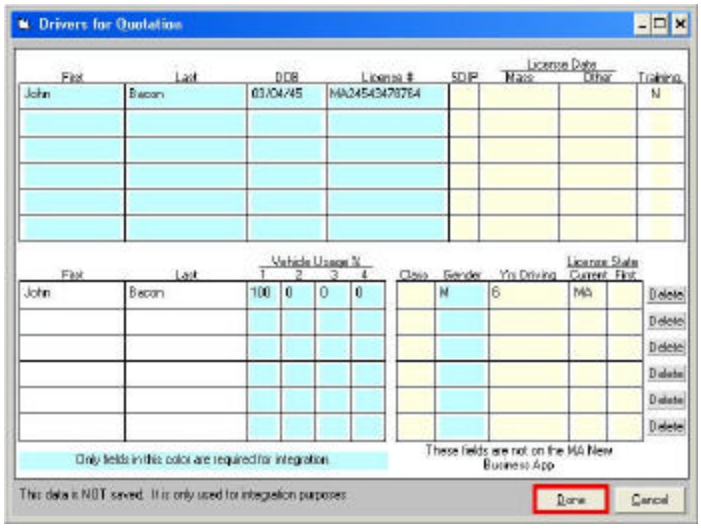
2. Select Hanover XML Upload



3. Click on ***Export***

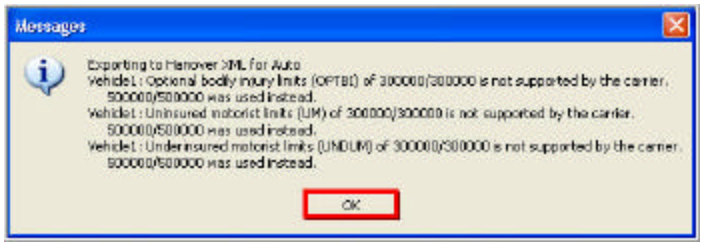
The Drivers for Quotation screen displays

4. From the ***Drivers for Quotation screen***, verify all required driver information has been entered



5. click on ***Done***

The Messages screen may appear. This screen identifies limits that are not applicable in Hanover and indicates the values those limits have been changed to. Click on ***OK*** to continue.

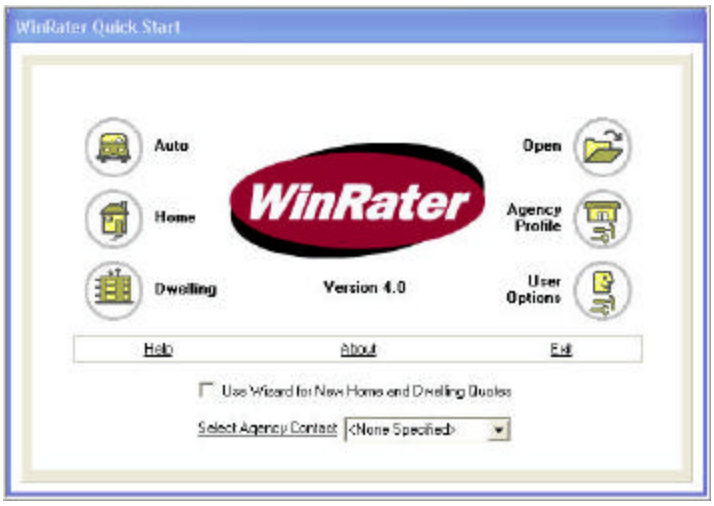

Messages
Exporting to Hanover XML for Auto
Vehicle 1 : Optional bodily injury limits (OPTBI) of 300000/300000 is not supported by the carrier.
500000/500000 was used instead.
Vehicle 1 : Uninsured motorist limits (UM) of 300000/300000 is not supported by the carrier.
500000/500000 was used instead.
Vehicle 1 : Underinsured motorist limits (UNDUM) of 300000/300000 is not supported by the carrier.
500000/500000 was used instead.
OK

The WinRater Web Services Upload Dialog box displays

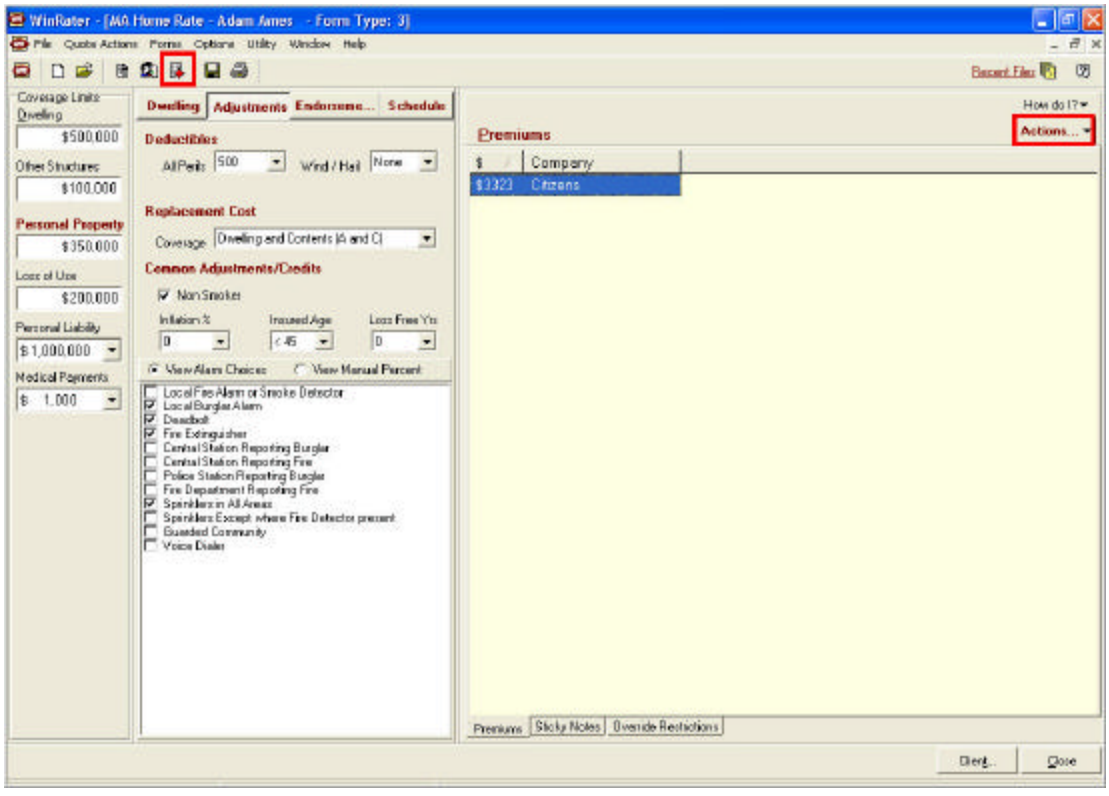
6. Continue to Topic C-1 to upload

B-2: Exporting a Quote from WinRater to Point of Sale (POS) Home

Checklist: Please review section E Important Information on Page 15 before beginning.



What to do	*Comments/Prompts*



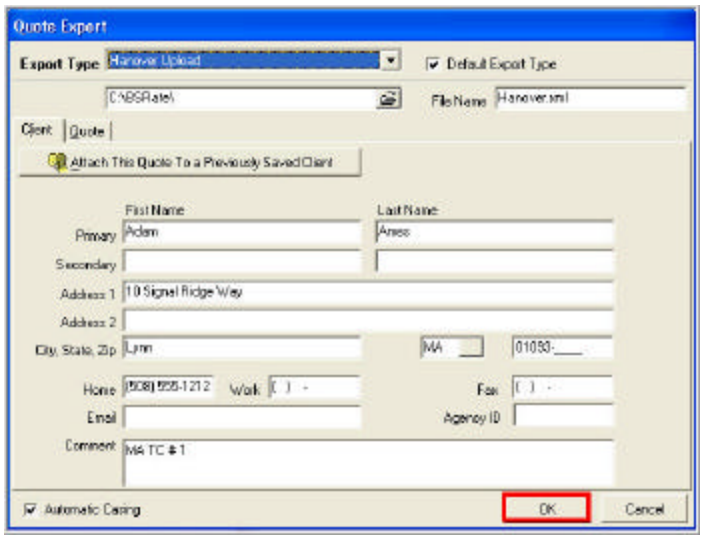
1. From the ***Adjustments*** tab, verify the appropriate quote to be exported is selected in the Premiums window

2. From the top tool bar, select the ***Export*** button

Note: This function is also available from the Actions… dropdown menu.

The Quote Export Screen displays

3. From the ***Quote Export*** screen, verify the client information



4. click on ***OK***

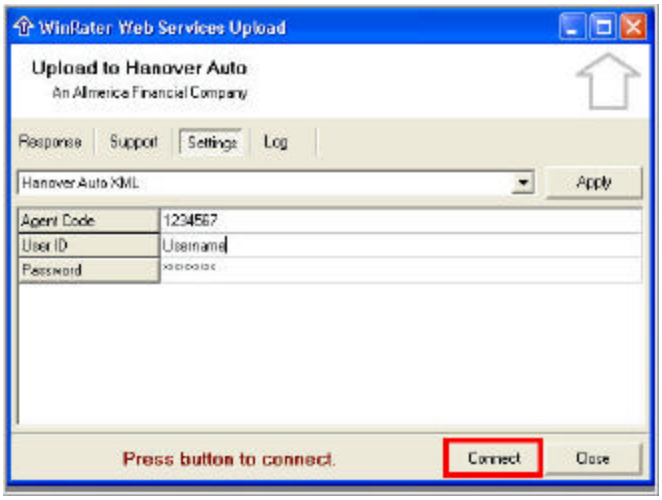
The WinRater Web Services Upload Dialog box displays

5. Continue to Topic C-1 to upload

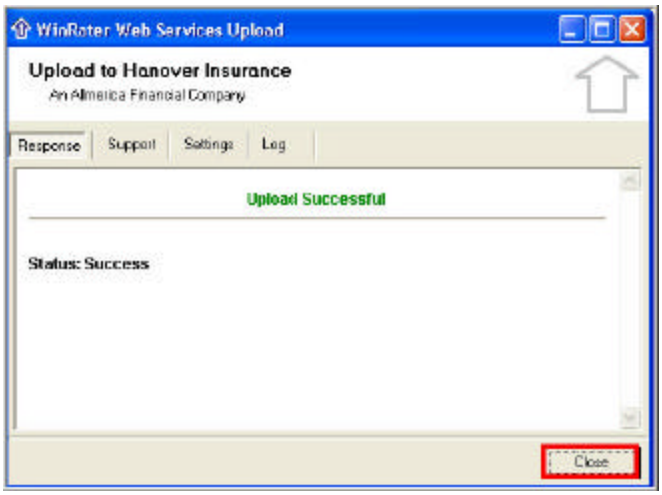
Topic C: Uploading

C-1: Uploading to Point of Sale

Checklist: There must be a valid producers code available to complete these steps

What you do	*Comments/Prompts*
1. From the ***WinRater Web Services Upload*** dialog box, on the ***Settings*** tab, verify the Agent Code, User ID and Password are correct	
Note: A message will display to populate Account Code, User ID and Password for first time users or if any of these fields are blank	
2. Click on ***Connect***	The ***Response*** tab will display. **Note**: Customer Support information is available on the Support tab of the ***WinRater Web Services Upload*** dialog box.

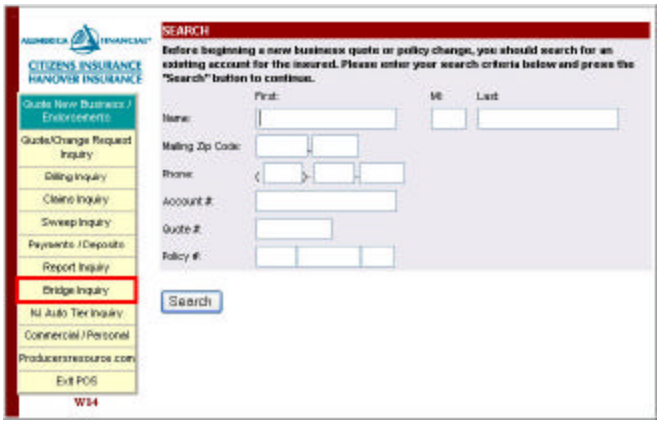
3. From the ***WinRater Web Services Upload*** dialog box, on the ***Response*** tab, verify the upload was successful

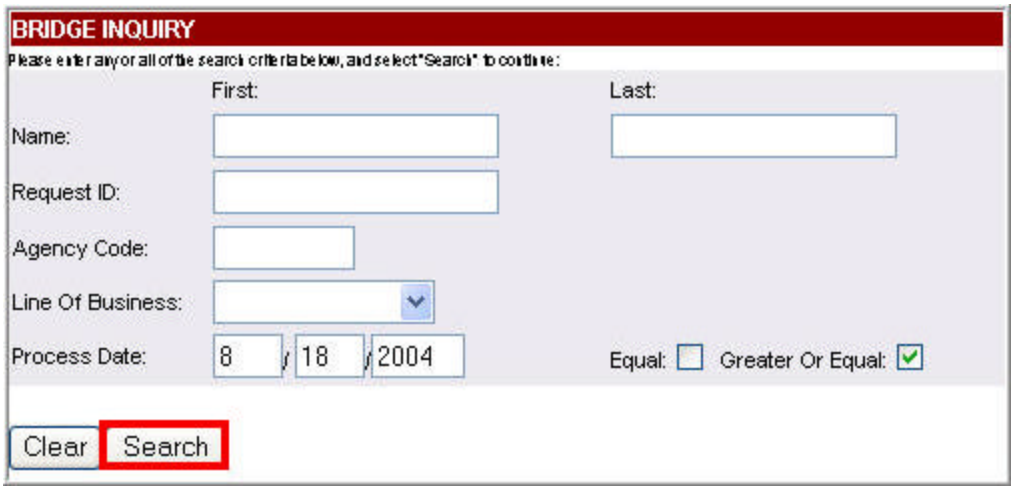


4. Click on ***Close***

Topic D: POS Bridging Function

D-1: Launch POS from an Internet Browser

What to do	*Comments/Prompts*
1. In the Account field enter your unique POS username	
2. In the Password field enter your unique user password	
3. Click on ***Login***	The ***Personal Lines*** and ***Commercial Lines*** options display
4. Click on ***Personal***	The ACCOUNT INFORMATION screen displays
5. From the left navigation bar, select ***Bridge Inquiry***	 The BRIDGE INQUIRY screen displays



6.	Fill in the appropriate fields based on your search criteria. First Name Last Name Request ID Agency Code Line of Business Process Date	When searching on named insured, the first and last name must be entered exactly the same as was entered in the rater. In the Agency Code field, a drop-down for agencies with multiple agencies codes displays. Verify the agency code associated with the quote is displayed. **Short cut**: click on ***Process Date*** to pre-fill the field with current date
7.	Click on ***Search***	The BRIDGE INQUIRY RESULTS screen displays

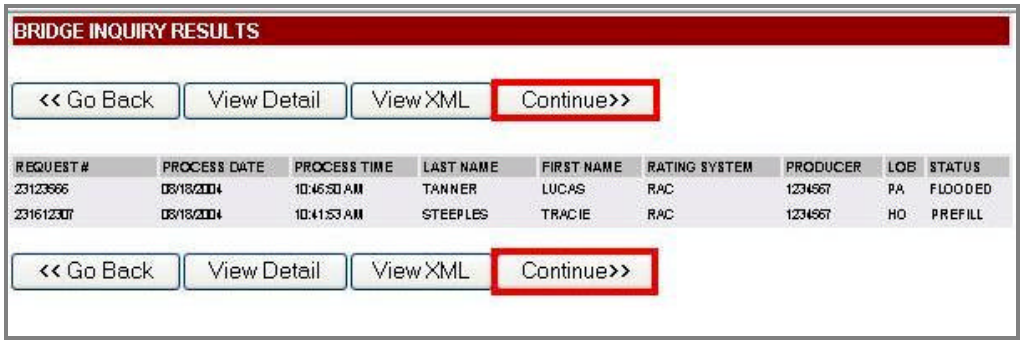
D-2: Bridge Inquiry Results Screen

PREFILL – The quote was entered into the comparative rater and was successfully exported. The quote still needs to be flooded. Quotes in the PREFILL status will remain on the Bridge Inquiry Load screen for 90 days. Once the time has expired the quotes will be deleted.

FLOODED – The quote was entered into the comparative rater and was successfully exported. The data that was exported has been successfully inserted into POS. To view a quote, it must first "FLOOD" into POS. Each quote should only be *FLOODED* once. Quotes in the FLOOD status remain for 30 days. Once the time has expired the quotes will be deleted.

Note: Not all data entered into the rater will pre-fill POS. The agent must still follow the normal workflow procedures, view all screens for content validity and complete all remaining required fields.

D-3: Utilizing the Bridge Inquiry Results Screen



What to do	Comments/Prompts
1. From the BRIDGE INQUIRY RESULTS screen, highlight the quote you wish to Flood into POS	
2. Click on ***Continue***	The BRIDGE INQUIRY LOAD screen displays

This screen previews all existing accounts for the Named Insured.

3. Use BRIDGE INQUIRY LOAD screen to review for one of the following:

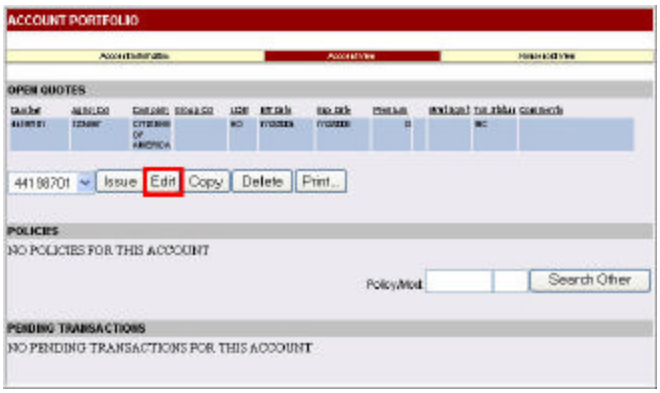
   If the names and addresses listed are the Named Insured on the quote, click on the name hyperlink to link their existing customer account information to this quote.

   If the names and addresses listed are not the Named Insured on the quote, or no records are found, click on ***New Account***

If the Bridge Inquiry Load Errors Screen appears, go to C-3. If no errors appear, the Policy View Screen will display

Note: To link a bridged quote with an existing account with a different account name, click on ***Modify Search***, enter the data for the correct account, click ***Search***, then select the name hyperlink. The flooded quote will then be associated with the existing account.

4. Highlight the quote



5. Select Edit

The policy will display with access to enter all necessary information

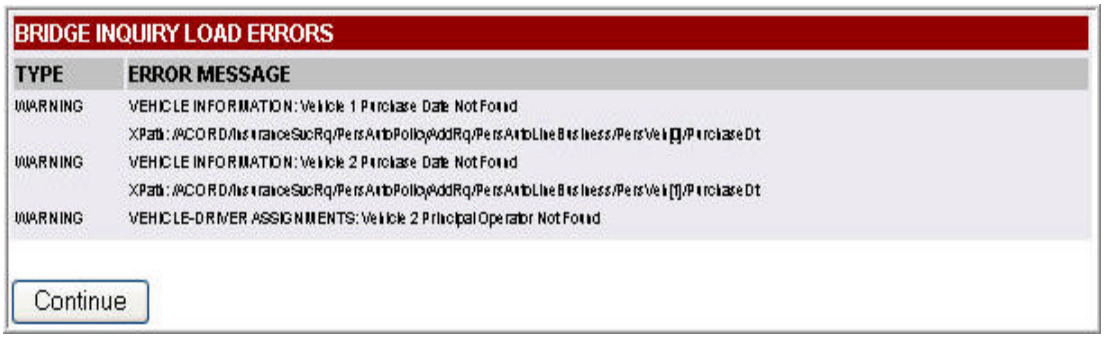
6. From the Transaction screen forward, click on ***Continue*** to complete all necessary POS information

Note: The MA Registry screen must be accessed for all pre-filled quotes. Verify entered data and select ***Continue***.

D-4: Bridge Inquiry Load Errors

Objective: The Bridge Inquiry Load Errors screen identifies all data that was not or could not be flooded by the rater.

- ✓ **Warning –** Describes non-required data that was not received by POS from the rater. Also describes defaulted data fields in POS that may require review. Click on ***Continue*** to flood policy and update any necessary information manually.



The Account View Screen will display. Go to Section D-3, step 4.

- ✓ **Fatal –** POS is unable to flood the quote due to missing/invalid required data. If you receive this error, please contact the Agency Interface Helpline (1-800-225-2032 option 3).

Topic E: Important Information

Auto

- ✓ If there is no hit in the Registry for client date of birth we will pre-fill the date licensed field with date of birth plus (+ 16) years.
- ✓ The Annual mileage field is not pre-filling from the rater and is defaulting to 4,999. Please verify this for accuracy and amend if necessary.

Home

- ✓ On the Report Order screen, the street address field may display blank and grayed out. The error "Fields marked in Red are required" will appear after "Continue" has been selected. The message is referring to Street address field. To resolve this issue, go to the Location tab, remove legal zip and city. Once complete, return to the report order screen and proceed normally.

Topic F: Important Phone Numbers

ACA Agency Interface Helpline:

- ✓ 1-800-225-2032 option #3, option #1 for Hanover; option # 2 for Citizens

WinRater Technical Support:

- ✓ CustomerService@BostonSoftware.com